

Fill in this information to identify the case:

Debtor 1 NICOLE D. TUNSTALL

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Northern District of Mississippi
(State)

Case number #19-10246

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: USDA - Rural Housing Service
Centralized Servicing Center

Court claim no. (if known): #2

Last 4 digits of any number you use to
identify the debtor's account: 6 9 8 4

Date of payment change:
Must be at least 21 days after date
of this notice 05/17/2019

New total payment: \$ 850.39
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 148.63 New escrow payment: \$ 245.98

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ 753.04 New mortgage payment: \$ 850.39

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/ CECIL EDWARDS

Date 02/19/2019

Signature

Print:

CECIL EDWARDS

Title

Bankruptcy Specialist

First Name

Middle Name

Last Name

Company

USDA - Rural Housing Service
Centralized Servicing Center

Address

PO Box 66879

Number

Street

St. Louis, MO 63166

City

State

ZIP Code

Contact phone

(800) 349-5097 ext 3722

Email

csc.bkr@stl.usda.gov

IN THE UNITED STATES BANKRUPTCY COURT

Northern District of Mississippi
PAYMENT CHANGE SUMMARY

Completed By: CECIL EDWARDS

02/19/2019

(Date)

Debtor(s) & NICOLE D. TUNSTALL

Address:

124 COLEMAN COVE
BYHALIA, MS. 38611

Case No.

#19-10246

Claim No.

#2

USDA Acct No.

6 9 8 4

Attorney & ROBERT H. LOMENICK, JR.

Address: P.O. BOX #417
HOLLY SPRINGS, MS. 38635

Trustee & LOCKE D. BARKLEY

Address: CHAPTER #13 TRUSTEE
6360 1-55 NORTH
SUITE #140
JACKSON, MS. 39211

Effective 05/17/2019, the monthly ongoing payment is changing due to:

No Yes ☒ ESCROW:

No ☒ Yes OTHER:

PAYMENT CALCULATION

	Current Payment		New Payment
Principal & Interest	604.41	Principal & Interest	604.41
Less Subsidy	0.00	Less Subsidy	0.00
Total P&I Payment	604.41	Total P&I Payment	604.41
Escrow	148.63	Escrow	205.95
Escrow shortage		Escrow shortage	40.03
Total Escrow	148.63	Total Escrow	245.98
Fees		Fees	
Total Payment	753.04	Total Payment	850.39

Northern District of Mississippi

Case No. #19-10246

Claim No. #2

CERTIFICATE OF SERVICE

I, CECIL EDWARDS , do hereby certify that on 02/19/2019 , I served copies of the Notice of Mortgage Payment Change, to the following participants by the United States Postal Service, postage prepaid, and/or by CM/ECF as indicated:

By U.S. Mail, postage prepaid: NICOLE D. TUNSTALL

Debtor(s)
124 COLEMAN COVE
BYHALIA, MS. 38611

Via CM/ECF:

Debtor's Attorney of Record: ROBERT H. LOMENICK, JR.
P.O. BOX #417
HOLLY SPRINGS, MS. 38635

Chapter 13 Trustee: LOCKE D. BARKLEY
CHAPTER #13 TRUSTEE
6360 1-55 NORTH
SUITE #140
JACKSON, MS. 39211

Date: 02/19/2019

/s/ CECIL EDWARDS

CECIL EDWARDS
Bankruptcy Specialist
USDA, Rural Housing Service
1-800-349-5097 ext. #5469

USDA RURAL DEVELOPMENT - CSC -650
4300 GOODFELLOW BLVD.
BLDG 105E FC-252
ST. LOUIS MO 63120-1703
800-414-1226

NICOLE D TUNSTALL
124 COLEMAN COVE
BYHALIA

MS 38611

YOUR LOAN NUMBER:

DATE: 02/14/19

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 05/19 THROUGH 04/20.

----- ANTICIPATED PAYMENTS FROM ESCROW - 05/19 THROUGH 04/20 -----
INSURANCE 1751.00
COUNTY TAX 720.49

TOTAL PAYMENTS FROM ESCROW 2471.49

MONTHLY PAYMENT TO ESCROW 205.95 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 05/19 THROUGH 04/20 -----
-ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --
MONTH TO ESCROW FROM ESCROW DESCRIPTION ANTICIPATED REQUIRED
ACTUAL STARTING BALANCE -1062.77 1339.10
MAY 19 205.95 -856.82 1545.05
JUN 19 205.95 -650.87 1751.00
JUL 19 205.95 -444.92 1956.95
AUG 19 205.95 1751.00 INSURANCE ALP -1989.97 RLP 411.90
SEP 19 205.95 -1784.02 617.85
OCT 19 205.95 -1578.07 823.80
NOV 19 205.95 -1372.12 1029.75
DEC 19 205.95 -1166.17 1235.70
JAN 20 205.95 720.49 COUNTY TAX -1680.71 721.16
FEB 20 205.95 -1474.76 927.11
MAR 20 205.95 -1268.81 1133.06
APR 20 205.95 -1062.86 1339.01

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -2401.87.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----
PRINCIPAL & INTEREST 604.41
ESCROW (1/12TH OF ANNUAL ANTICIPATED
DISBURSEMENTS AS COMPUTED ABOVE) 205.95
PLUS: AMORTIZED FEE PAYMENT 0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG 0.00
PLUS: SHORTAGE PAYMENT 40.03
MINUS: SURPLUS CREDIT 0.00
ROUNDING ADJUSTMENT 0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS 0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 05/17/19 850.39
NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF
MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING
OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES
A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED
ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 411.90.
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR
ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE
IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 411.90.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT
TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT
TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:
04/13 181.60 05/13 181.60 06/13 10849.46 *
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:
00/00 0.00 00/00 0.00
00/00 0.00 00/00 0.00

USDA RURAL DEVELOPMENT - CSC -650
4300 GOODFELLOW BLVD.
BLDG 105E FC-252
ST. LOUIS MO 63120-1703

800-414-1226

NICOLE D TUNSTALL
124 COLEMAN COVE
BYHALIA

MS 38611

YOUR LOAN NUMBER:

DATE: 02/14/19

* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY *

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING OCT, 2012 AND ENDING SEP,2013. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF OCT, 2012 IS ---

PRINCIPAL & INTEREST	604.41
ESCROW DEPOSIT	178.66
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	43.02
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	218.97
BORROWER PAYMENT	607.12

MONTH	PAYMENTS TO ESCROW		--- PAYMENTS FROM ESCROW ---		-- ESCROW BALANCE --		
	PRIOR PRJ	ACTUAL	PRIOR PRJ	ACTUAL DESCRIPTION	PRIOR PRJ	ACTUAL	
JUL 12	0.00			994.00	INSURA	0.00	5.31
AUG 12	0.00	90.37				0.00	95.68
					STARTING BALANCE	792.68	95.68
OCT 12	178.66	*				971.34	95.68
NOV 12	178.66	*				1150.00	95.68
DEC 12	178.66	90.37		1457.40	COUNTY		
DEC 12		90.37					
DEC 12		221.68					
DEC 12		221.68*		*		1328.66	-737.62
JAN 13	178.66	*	1150.00	*		357.32 T	-737.62
FEB 13	178.66	221.68					
FEB 13		221.68*				535.98	-294.26
MAR 13	178.66	*				714.64	-294.26

APR 13	178.66	*			893.30	-294.26
MAY 13	178.66	221.68				
MAY 13		181.60				
MAY 13		-181.60				
MAY 13		-221.68				
MAY 13		221.68*			1071.96	-72.58
JUN 13	178.66	*			1250.62	-72.58
JUL 13	178.66	*			1429.28	-72.58
AUG 13	178.66	181.60*	994.00	1037.00* INSURA	613.94	-927.98 A
SEP 13	178.66	*			792.60	-927.98

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 357.32. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -927.98.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (**) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

07/12	90.37	08/12	90.37	09/12	90.37
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00